

Attorney for Debtor(s):
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Space reserved for Bankruptcy Clerk

**UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEVADA
 (SOUTHERN DIVISION OF NEVADA)**

In re:)
) CASE NO. BK-S-05-17523-LBR
) CHAPTER 13
 ROSS, RADFEL &) **CHAPTER 13 PLAN - #2**
 ROSS, MATTIE) **PLAN MODIFICATION: () NA (X) Before**
) **() After Original Confirmation**
) Confirmation Hearing:
 Debtor(s).) DATE: 10/13/05
) TIME: 1:30 PM
)

1. NOTICE TO CREDITORS: *This Plan may ultimately provide a distribution to general unsecured creditors. Creditors should TIMELY file proofs of claim to participate in such distribution.*

2. INCORPORATION OF CHAPTER 13 PLAN GUIDELINES: This plan incorporates the Chapter 13 Plan Guidelines for Las Vegas, Nevada (hereinafter referred to as "Guidelines"). Any creditor may request a copy of the Guidelines from the Chapter 13 Trustee or the attorney for Debtor(s).

3. PLAN PAYMENT SCHEDULE:

Amount

A. (i) \$275.00 per month for 24 months \$6600.00
 (Debtor(s) shall not pay less than 36
 monthly payments unless Plan proposes
 to pay 100% to all filed and allowed claims)
 Payments to commence _____
 (Date must match Special Directive to Debtor(s)
 and Their Attorney)
 (ii) Payments shall increase as follows:
 (State reason, i.e., paid in full direct
 during course of Plan or wage increase, etc.)
 \$620.00 commencing \$22320.00
 Reason: 36 MONTHS
 \$ commencing \$
 Reason: _____

B. Non-monthly payments:

All lump sum payments must be paid into the Plan
 at least 6 months prior to proposed Plan expiration
 (Court approval may be required).

Source

\$ _____
 \$ _____

- C. Total minimum plan payments* \$28902.00
 *If amount is pursuant to a settlement, see Exhibit attached.
 (must equal line 4.I.)

4. CLASSIFICATION OF CLAIMS PAID BY TRUSTEE:

A. ADMINISTRATIVE CLAIMS:

- (1) Debtor's Attorney Compensation
 (Must comply with Guidelines):

a. Basic Services:

Attorney fees and costs	\$2700.00	
Filing fee	\$194.00	
TOTAL FOR ATTORNEY	\$2894.00	
Less: Amount pre-paid		
By Debtor	(\$400.00)
Amount to be paid		
By Trustee		\$2494.00

b. Estimated additional fees & costs:

Attorney fees & costs	\$1000.00	
Less: Amount pre-paid		
By Debtor	(\$0.00)
Amount to be paid		
By Trustee per		
Court order		\$ _____

- (2) Other professionals (see Guidelines):

- a. Claimant: _____
 Type of service: _____

Amount of claim:	\$ _____
Less: Amount pre-paid	
By Debtor	(\$ _____)
Amount to be paid	
By Trustee	\$ _____

- (3) Other administrative claims: \$ _____

The aforementioned administrative claims shall be paid simultaneously with adequate protection payments, if any, on allowed secured claims as set forth at 4(B)(3) as follows:

- a. Minimum monthly payment to attorney: \$ _____/mo.
 b. Minimum monthly payment to other professional: \$ _____/mo.

- (4) Trustee Compensation: See 4(H).

B. SECURED CLAIMS:

- (1) Taxes (Federal, State, City and County)

- a) Creditor: _____
 Period/Type: _____ Claim amount \$ _____
 Interest rate _____ 9 % Approx. Interest \$ _____

TOTAL CLAIM \$ _____

(2) Arrearages

- a) Creditor: WASHINGTON MUTUAL
 Collateral: RESIDENCE Pre-petition claim \$6876.00
 Interest rate: _____ % Approx. Interest \$ _____
 Direct payment \$873.00 /mo. To commence: 9/05
 TOTAL CLAIM \$6876.00
- b) Creditor: GMAC
 Collateral: RESIDENCE Pre-petition claim \$3447.00
 Interest rate: _____ % Approx. Interest \$ _____
 Direct payment \$873.00 /mo. To commence: 9/05
 TOTAL CLAIM \$3447.00

(3) Obligations Paid in Full by Trustee (refer to Section 4(B)(3) of the Guidelines)

a) Real Property

- i) Creditor: _____
 Collateral: _____ Full claim amount \$ _____
 Interest rate: _____ % Approx. Interest \$ _____
 Adequate protection payment \$ _____ /mo.
 TOTAL CLAIM \$ _____

b) Personal Property (vehicles, household goods, jewelry, etc.)

- i) Creditor: AMERICREDIT
 Collateral: 1996 TOYOTA CAMRY Full claim amount \$9758.00
 Interest rate: 10% Approx. Interest \$2437.00
 Limited to fair market value of collateral: YES
 Adequate protection payment \$ _____ /mo.
 TOTAL CLAIM \$12195.00

(4) Direct Payments to be made by Debtor that are not in arrears (including ongoing City and County taxes)

- a) Creditor: _____
 Collateral: _____
 Regular monthly payment \$ _____ /mo.
 Commence date _____ Final payment date AFTER PLAN COMPLETE

(5) Collateral to be Surrendered (Surrender of property is in full satisfaction of the secured claim. Upon confirmation, the automatic stay terminates regarding the property to be surrendered)

- a) Creditor: _____
 Collateral: _____
 Location of Collateral: _____

C. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

- a) Creditor: _____
 Collateral: _____
 Reject: yes/no Returned to creditor: yes/no
 Assume: yes/no Regular monthly payment \$ _____ /mo.
 No. of months remaining _____

D. UNSECURED PRIORITY CLAIMS:

- (1) Taxes (Federal, State, City and County)

a) Creditor: _____
 Period/Type: _____ Claim amount \$ _____

TOTAL CLAIM \$ _____

(2) Child Support/Alimony

a) Creditor: _____
 Interest rate: _____ % Pre-petition claim \$ _____
 Direct payment \$ _____ /mo. Approx. Interest \$ _____
 To commence: _____
 TOTAL CLAIM \$ _____

(3) Other Priority

a) Creditor: _____
 Type of Priority: _____ Pre-petition claim \$ _____
 Interest rate: _____ % Approx. Interest \$ _____
 Direct payment \$ _____ /mo. To commence: _____
 TOTAL CLAIM \$ _____

E. UNSECURED NONPRIORITY CLAIMS:

(1) Special Class

a) Creditor: _____
 Reason for special class: _____
 Pre-petition claim \$ _____
 Percentage to be paid _____ %
 TOTAL CLAIM \$ _____

(2) General Unsecured

a) Approximate total amount of all claims \$.00
 Approximate percentage to be paid _____ 0%
 APPROXIMATE AMOUNT TO BE PAID \$
 Is Approximate Amount to be Paid modifiable? Yes/no
 If no, explain: _____

(3) Late-Filed

a) Approximate total amount of all claims \$ _____
 Approximate percentage to be paid _____ 0%
 APPROXIMATE AMOUNT TO BE PAID \$0.00
 Is Approximate Amount to be Paid modifiable? Yes/no
 If no, explain: _____

F. POST-PETITION CLAIMS (11 U.S.C. §1305):

(a) Taxes (Federal, State, City and County)

a) Creditor: _____
 Period/Type: _____ Claim amount \$ _____
 Approx. Interest & penalties \$ _____
 TOTAL CLAIM \$ _____

(b) Other

a) Creditor: _____
 Type: _____ Claim amount \$ _____
 Approx. Interest & penalties \$ _____
 TOTAL CLAIM \$ _____

G. TOTAL CLAIMS PAID BY TRUSTEE: (Add A-F) \$26012.00
H. TRUSTEE COMPENSATION:
(1) Not to exceed 10% (divide F. by 9) \$2890.00
I. TOTAL PLAN PAYMENTS TO TRUSTEE (Add G-H, must equal 3C) \$28902.00

5. ORDER OF DISTRIBUTION BY TRUSTEE: The Trustee shall distribute to allowed claims in the following order:

- A. Section 4(A) - Administrative Claims (unless 4B(3) adequate protection payments shown)
- B. Section 4(B) - Secured Claims
- C. Section 4(F) - Post Petition Claims
- D. Section 4(D) - Unsecured Priority Claims
- E. Section 4(E) - Unsecured Nonpriority Claims

6. LIENS TO BE AVOIDED BY MOTION:

a) Creditor: _____
Collateral: _____
Type of Lien: _____
Value of Lien: _____

7. LIQUIDATION VALUE:

Liquidation value (from worksheet in Guidelines) \$ _____

Liquidation value to be paid to priority claims \$ _____

Liquidation value to be paid to non-priority claims \$ _____

Liquidation value is based on: _____

8. SCHEDULES/STATEMENT OF FINANCIAL AFFAIRS:

Copies of the Debtor(s) Schedules and Statement of Financial Affairs may be obtained from the United States Bankruptcy Court Clerk's Office, 300 Las Vegas Blvd. South, Second Floor, Las Vegas, Nevada 89101. Documents may also be viewed via the Bankruptcy Court's website (www.nvb.uscourts.gov).

9. SIGNATURE BY DEBTOR(S) :

The undersigned Debtor(s), declare under penalties of perjury, that I have read the foregoing Chapter 13 Plan, including any attached sheets, and I know and understand the contents thereof and my obligations thereunder.

/s/ Radfel Ross
Debtor

/s/ Mattie Ross
Joint Debtor (if any)

**10. ATTORNEY SIGNATURE: /S/RANDOLPH H. GOLDBERG ESQ.
ATTORNEY FOR DEBTOR(S)**

DATE